

Fill in this information to identify the case:

Debtor 1 Carrie Hudson

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA

Case number 23-12364

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: BANK OF AMERICA, N.A.

Court claim no. (if known): \_\_\_\_\_

**Date of payment change:**Must be at least 21 days after date 09/28/2023  
of this noticeLast 4 digits of any number you use to  
identify the debtor's account: \_\_\_\_\_

7500

New total payment: \$ 592.89  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Interest rate change for HELOC from a regular change in the applicable index, and rate change is reflected in normal monthly statement.

Current interest rate: 9.18 %

New interest rate: 9.43 %

Current principal and interest payment: \$ 595.27

New principal and interest payment: \$ 592.89

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
*(Court approval may be required before the payment change can take effect.)*

Reason for change: NUMBER OF DAYS IN BILLING CYCLE HAS CHANGED

Current mortgage payment: \$ 595.27

New mortgage payment: \$ 592.89

Debtor 1 Carrie Hudson  
First Name Middle Name Last Name

Case number (if known) 23-12364

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Elliott Myers

Signature

Date 09/06/2023

Print: Elliott Myers

Title Assistant Vice President

Company Bank of America

Address 4161 Piedmont Parkway  
Number Street  
Greensboro, NC 27410  
City State ZIP Code

Contact phone (335) 854-7622

Email elliot.myers@BofA.com

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF PENNSYLVANIA ( PHILADELPHIA DIVISION)

Chapter: 13 No. 23-12364

In re:

Judge: PATRICIA M. MAYER

Carrie Hudson

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on 09/06/2023, I caused to be served a copy of this Notice and all attachments on the following by U.S. Mail, postage pre-paid, or via filing with the U.S. Bankruptcy Court's CM ECF system.

Debtor: Carrie Hudson  
1506 S Corlies St  
Philadelphia, PA 19146-3510

Debtor's Attorney: GEORGETTE MILLER  
1500 Market St Ste 3500E  
Philadelphia, PA 19102-2101

Trustee: KENNETH E. WEST  
1234 Market St Ste 1813  
Philadelphia, PA 19107-3704

/s/ Larry Yip

LCI  
(as Authorized Agent for Bank of America N.A.)  
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